

MULTIPLE LEVEL PHILANTHROPIC GIVING SYSTEM AND METHOD

Abstract of the Disclosure

A multiple level gift-giving system and method in which a negotiable philanthropy check is issued by a qualified charity to a consumer. The name of the payee is blank on the check. The name of any qualified charity is filled out either by the consumer or another who has received the philanthropy check as a gift or sale or other form of distribution. A comparison is made between the identity of the payee and a list of qualified charitable institutions and the check is honored if the payee is confirmed to be a qualified charitable institution but is not honored if the payee is not confirmed to be a qualified charitable institution.

H:\DOCS\LJK\LJK-3345.DOC:rc3/cc4/dp5
122100